

Form B18 (Official Form 18)(7/97)

**UNITED STATES BANKRUPTCY COURT**  
District of Massachusetts

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Chapter: **7** Date of Petition: 5/27/05

Case No. **05-43606**

Judge Henry J. Boroff

In Re: (Name of Debtor)

**Ismah T. Al-Aziz**  
116 Melrose Street  
Fitchburg, MA 01420  
**xxx-xx-7441**

**Shilo R. Al-Aziz**  
116 Melrose Street  
Fitchburg, MA 01420  
**xxx-xx-4654**

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**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/19/05

Henry J. Boroff  
U.S. Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0101-4  
Case: 05-43606

User: admin  
Form ID: b18

Page 1 of 1  
Total Served: 38

Date Rcvd: Sep 19, 2005

The following entities were served by first class mail on Sep 21, 2005.

db +Ismah T. Al-Aziz, 116 Melrose Street, Fitchburg, MA 01420-6518  
jdb +Shilo R. Al-Aziz, 116 Melrose Street, Fitchburg, MA 01420-6518  
aty +Andrew S. Harmon, Harmon Law Offices, P.C., P.O. Box 610389, Newton Highlands, MA 02461-0389  
aty +David M. Nickless, attorney, Nickless & Phillips, PC, 625 Main Street,  
Fitchburg, MA 01420-3107  
tr +Stephan M. Rodolakis, Pojani, Hurley, Ritter & Salvidio, LLP, 446 Main Street, 21st Floor,  
Worcester, MA 01608-2361  
smg +Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,  
19 STANFORD STREET, Boston, MA 02114-2502  
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564  
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013  
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, Boston, MA 02203  
15585291 +Albert Notini & Sons, PO Box 299, Lowell, MA 01853-0299  
15585293 +BankNorth, PO Box 1377, Lewiston, ME 04243-1377  
15585294 +Beneficial, 285 Central Street, Suite 104, Leominster, MA 01453-6144  
15585295 +Brian Caligaris, c/o Monty's Garden, 35 Central Street, Leominster, MA 01453-5716  
15585297 +Dell, PO Box 80409, Austin, TX 78708-0409  
15585298 +Department of Revenue, Bankruptcy Unit, 3rd Floor, P. O. Box 9564, Boston, MA 02114-9564  
15585299 +Direct Merchant Mastercard, PO Box 21550, Tulsa, OK 74121-1550  
15585301 +Fidelity, 675 Main Street, PO Box 438, Fitchburg, MA 01420-0004  
15585302 +Fidelity Bank, 675 Main Street, Fitchburg, MA 01420-3109  
15585303 +Finger Hut, PO Box 1250, St. Cloud, MN 56395-1250  
15585304 +Guitar Center, PO Box 5244, Carol Stream, IL 60197-5244  
15585305 +IC Federal Credit Union, 300 Bemis Road, Fitchburg, MA 01420-7356  
15585307 +Key Span Energy, PO Box 4300, Woburn, MA 01888-4300  
15585290 +Kirpal Singh, 71 Independence Drive, Leominster, MA 01453-5214  
15585308 +MA Department of Revenue, Bankruptcy Unit, PO Box 9564, Boston, MA 02114-9564  
15585309 +Mass Electric, Processing Center, Woburn, MA 01807-0005  
15585310 +Massachusetts Lottery Commission, 60 Columbian Street, Braintree, MA 02184-7342  
15585311 +Monty's Garden, 35 Central Street, Leominster, MA 01453-5716  
15585312 +North Central Massachusetts, Development Corporation, c/o Bonville & Howard,  
154 Prichard Street, Fitchburg, MA 01420-7542  
15585314 +OptionOne Mortgage, PO Box 57054, Irvine, CA 92619-7054  
15585315 +Spectrotel, PO Box 3000, Hicksville, MA 11802-3000  
15585316 +Tax Collector, City of Leominster, City Hall, Leominster, MA 01453  
15585317 +Tax Collector, City of Gardner, City Hall, 95 Pleasant Street, Gardner, MA 01440-2630

The following entities were served by electronic transmission on Sep 20, 2005 and receipt of the transmission was confirmed on:

ust +E-mail: USTPRegion01.WO.ECF@usdoj.gov Sep 20 2005 04:30:44 Richard King, Office of US. Trustee,  
446 Main Street, 14th Floor, Worcester, MA 01608-2361  
15585292 +EDI: BANKAMER.COM Sep 20 2005 01:11:00 Bank of America, PO Box 1038, Norfolk, VA 23501-1038  
15585294 +EDI: HFC.COM Sep 20 2005 01:12:00 Beneficial, 285 Central Street, Suite 104,  
Leominster, MA 01453-6144  
15585296 +EDI: CAPITALONE.COM Sep 20 2005 01:11:00 Capital One, PO Box 85619, Richmond, VA 23285-5619  
15585300 +EDI: DISCOVER.COM Sep 20 2005 01:11:00 Discover, PO Box 30953, Salt Lake City, UT 84130-0953  
15585306 +EDI: IRS.COM Sep 20 2005 01:11:00 Internal Revenue Service, Special Proc. Function Stop 20800,  
P. O. Box 9112, JFK Building, Boston, MA 02203-9112  
15585313 +EDI: TSYS.COM Sep 20 2005 01:11:00 Old Navy, PO Box 981064, El Paso, TX 79998-1064  
TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Option One Mortgage Corporation

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2005

Signature:

